

Information to identify the case:

Debtor 1	<u>William H. Kohlman</u>	Social Security number or ITIN	xxx-xx-3437
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melissa Kohlman</u>	Social Security number or ITIN	xxx-xx-7255
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-25032-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William H. Kohlman

Melissa Kohlman

11/15/21

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William H. Kohlman
Melissa Kohlman
Debtors

Case No. 16-25032-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 15, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William H. Kohlman, Melissa Kohlman, 28 Whitman Street, West Orange, NJ 07052-2028
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MAS, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516448761	+ Seton Hall University, 400 South Orange Ave, South Orange NJ 07079-2697
518005009	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516494643	## U.S. BANK N.A., AS TRUSTEE FOR MASTR ASSET et.al., WELLS FARGO BANK, N.A., Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road Eagan MN 55121-1663
518833421	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 15 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Nov 16 2021 01:28:00	Synchrony Bank, c/o Recovery Mmgt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
516506190	EDI: GMACFS.COM	Nov 16 2021 01:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516324920	EDI: GMACFS.COM	Nov 16 2021 01:28:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
516324921	EDI: GMACFS.COM	Nov 16 2021 01:28:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516324923	EDI: AMEREXPR.COM	Nov 16 2021 01:28:00	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
516324922	EDI: AMEREXPR.COM	Nov 16 2021 01:28:00	Amex, PO Box 981537, El Paso, TX 79998-1537
518103916	+ EDI: CITICORP.COM	Nov 16 2021 01:28:00	Citibank, N.A, 6716 Grade Ln Bldg 9 STE 910-PY DEPT, Louisville KY 40213-3410
516559968	+ EDI: CITICORP.COM	Nov 16 2021 01:28:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
516324925	+ EDI: CITICORP.COM	Nov 16 2021 01:28:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH

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516324924	EDI: JPMORGANCHASE	Nov 16 2021 01:28:00	45040-8999 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517312105	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 20:37:04	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517312106	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 20:37:03	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
516560514	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 20:37:19	LVNV Funding, LLC its successors and assigns as, Attn: Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517223375	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2021 20:37:05	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
516324927	Email/Text: bk@lendingclub.com	Nov 15 2021 20:29:00	Lending Club Corp, 71 Stevenson St, San Francisco, CA 94105-2934
516324928	Email/Text: bk@lendingclub.com	Nov 15 2021 20:29:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
516324931	+ Email/PDF: bankruptcy@ncfsi.com	Nov 15 2021 20:37:02	New Century Financial, Suite 104 2 Ridgedale Avenue, Cedar Knolls, NJ 07927-1118
516324929	Email/Text: signed.order@pfwattorneys.com	Nov 15 2021 20:29:00	Midland Funding, LLC, 16 Wing Drive, Cedar Knolls, NJ 07927
519312035	+ Email/Text: bankruptcy@senexco.com	Nov 15 2021 20:29:00	SENEX SERVICES CORP., 3333 FOUNDERS RD., 2ND FLOOR, INDIANAPOLIS, IN 46268-4932
516324932	Email/Text: bankruptcy@senexco.com	Nov 15 2021 20:29:00	Senex Services Corp, 333 Founds Rd, Indianapolis, IN 46268
516376645	EDI: RMSC.COM	Nov 16 2021 01:28:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516324933	EDI: CITICORP.COM	Nov 16 2021 01:28:00	Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
516324934	EDI: WFFC.COM	Nov 16 2021 01:28:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747
516324935	EDI: WFFC.COM	Nov 16 2021 01:28:00	Wells Fargo Home Mtg, Written Correspondence Resolutions MAC#X, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518005010	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516324926	##	Eastern Revenue Inc, 998 Old Eagle School Rd, Wayne, PA 19087-1805
516324930	##	Morris Anesthesia Group, P.A., 3799 US Highway 46 Ste 211, Parsippany, NJ 07054-1060

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MASTR Asset Backed Securities Trust 2006-AB1 Mortgage Pass-Through Certificates, Series 2006-AB1, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Patrick Shay	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MASTR ASSET BACKED, SECURITIES TRUST 2006-AB1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES, 2006-AB1 shay@bbs-law.com, jpshay@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael Frederick Dingerdissen	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MASTR ASSET BACKED, SECURITIES TRUST 2006-AB1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES, 2006-AB1 nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR MASTR ASSET BACKED, SECURITIES TRUST 2006-AB1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES, 2006-AB1 nj.bkecf@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor MASTR Asset Backed Securities Trust 2006-AB1 Mortgage Pass-Through Certificates, Series 2006-AB1, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com
Timothy P. Kane	on behalf of Debtor William H. Kohlman bankruptcy@abdykane.com
Timothy P. Kane	on behalf of Joint Debtor Melissa Kohlman bankruptcy@abdykane.com

TOTAL: 8